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Nicole Salcedo

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WHAT IS CAI? Over 43,000 Members and Growing!

Community Associations Institute (CAI) is a national organization dedicated to fostering vibrant, competent, harmonious community associations. For more than 40 years, CAI has been the leader in providing education and resources to the volunteer homeowners who govern community associations and professionals who support them. Our members include community association volunteer leaders, professional managers, community management firms, and other professionals and companies that provide products and services to associations.

Our local chapter serves over 500 members with annual events including Trade Show & Expo, Golf Tournament, CAM & Board Member Education events and so much more.



READER COMMENTS & ARTICLES ARE WELCOME

Columns and ideas from all our members are always welcome. Send submissions in Microsoft Word format to: ced@cai-seflorida.org

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National on the web: www.caionline.org

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Community Associations Institute is committed to making diversity, equity, and inclusion a core aspect in our membership, on our staffs, and within the community association housing model at large. We firmly believe in the unique strengths of every individual and that diversity makes organizations more successful and communities more fulfilling. By actively cultivating diversity, we benefit from a vastly richer mix of ideas, perspectives, and life experiences that expand our thinking and our possibilities. We strive to foster a culture of discovery, innovation, and service as we continue to focus on our mission to build better communities.

At the **Community Associations Institute Southeast Florida Chapter**, diversity, equity, and inclusion stands for more than just a goal or quota. We strive to create an environment that reflects the various members we serve and where everyone feels empowered to bring their full, authentic selves. Together, we continue to build an inclusive culture that encourages, supports, and celebrates the diverse voices of our community.

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From the Desk of the Executive Director





Hello!

Our Board of Directors, Committee Members, and myself have been busy and planning great things for 2023. Stay in touch by subscribing to our chapters email list. Simply

visit the chapter website and be sure to add ced@cai-seflorida.org as your contact to avoid our alerts from going to your spam folder. You will receive information regarding our education, membership, scholarships, awards and of course the two biggest events of the year the annual EXPO & Day of Education and the Annual Golf Tournament.

A thank you to Best Roofing as the title sponsor for this year's golf event that is taking place at National Trump Doral. The golf committee has selected Mujer FI as the non-for-profit organization to which the proceeds from the golf tournament will be donated to. Mujer FI provides a trusting environment that promotes emotional wellness and stability by empowering individuals through advocacy, direct response to domestic and sexual abuse, and support services that strengthen families.

The EXPO & Day of Education is taking place on August 23, 2023, at Signature Grand in Davie, FL. Be sure to get your FREE ticket and get the latest legal update, reserve update and meet quality contractors who offer support on all sorts of support to your community association.

I look forward to seeing you at the events and If you have any questions, I am happy to help.

Best Regards,

Nicole Salcedo, CAM, Chapter Executive Director



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Over the past 26 years, MUJER has successfully implemented culturally-specific programs that serve survivors of domestic and sexual violence in South Miami-Dade County. Our services are based on empowerment and healing practices and tailored to the needs of each victim/survivor to promote their healing journey.

Susan Rubio Rivera, Activist, Former Migrant Worker, Executive Director of MUJER

The arduous journey of Susan began by fleeing from a home full of violence. Her alcoholic father beat her mother and made the children watch. But when the violence turned to Susan's oldest sister, her mother walked out the door with four girls. Susan and her family ended up in a relative's home where she and all her sisters were sexually molested. At 16, she married and went on the road with other migrant workers, living mostly on the back of pick-up trucks through the birth of her own daughter and son. By 19, her husband had discovered drugs and other women, so she left him and moved to Florida with her children. There she sought help from an agency called Organized Migrants in Community Action (OMICA), that helped her get back on her feet and changed the course of her life. She went on to night school, earned a GED and eventually a Master's degree from Case Western Reserve University as a Louis Stokes Fellow in 2004.

Susan has used her life experiences to bring the issues of domestic and sexual violence and child abuse to the forefront. She founded Mujeres Unidas en Justicia, Educación y Reforma (MUJER) in 1994. Through these efforts, Susan has been able to reach out to families from all walks of life and backgrounds.

WHO WE ARE

- MUJER is one of two certified rape crisis centers in Miami Dade County and serves from Kendall Drive to Florida City and is a member of the Sexual Assault Response Team with the Domestic Violence/Sexual Assault County of MD
- MUJER's Children Program: With funding from the Ocean Reef Community Foundation, this program was developed to work with children who are victims of domestic and/or sexual violence or who have witnessed familial abuse. It consists of a 7-week program that helps children identify violence and speak about their experiences. The program provides individual therapy and focuses on keeping children safe and building healthy relationships.
- Food and Shelter Program: Provides emergency financial assistance for families experiencing hardships.
- One Stop Domestic Violence and Sexual Assault Program:
 This project utilizes a holistic approach to working with adult survivors of childhood sexual abuse, as well as with children over the age of 12. For example the One Stop provides comprehensive services in collaboration with Vida Legal Assistance to help abused immigrants apply for a path to permanent residence, and with Legal Aid to help victims obtain protection orders against their assailants.
- MUJER performs outreach weekly in the local community to promote awareness about sexual assault and to meet the urgent needs of our residents by providing financial assistance to farmworkers.
- During the COVID Pandemic, MUJER has worked to prevent the spread of the disease in our community by hosting numerous vaccine clinics, tabling informational events, providing personal protective gear, and educating migrants in nurseries, packing houses, and fields.

PROGRAMS AND SERVICES OFFERED AT MUJER

- Care Coordination, Case Management & Crisis Intervention
- Referrals for Temporary Shelter, Transitional Housing, Permanent Relocation, Immigration Services
- Individual Therapy and Specific DV and SV Support Groups
- Advocacy for Victim Rights, SA Victim's Compensation Filing
- Children's HEROES Group to to educate children about DV, SA, and healthy family dynamics
- Accompaniment for legal and medical services
- Information and Referral to partner agencies for further support
- A 24/7 Sexual Assault Phone Helpline
- Emotional and Physical Safety Planning & Lethality Assessment
- Emergency Financial Assistance (for food, housing, utilities, etc. when available) & vouchers for transportation (based on availability)

MUJER helps women regain their self-worth and break the cycle of violence. It provides more than band-aid services to temporary issues, but addresses chronic problems with long-term solutions. MUJER's mission is simple: to improve the quality of life for women and children and to create a "safe haven" of hope. In 2004, Susan's work was nationally recognized by the Robert Wood Johnson Foundation to receive the RWJ National Health Leadership Award and in 2022 the Health Equity Award for meeting the health needs of her community. In 2014, Susan's story was showcased in "Out of Darkness Into Light," an Emmy award documentary on Child Sexual Abuse.

ARE YOU READY FOR THE NEW YEAR? LINDA JOHNSON, MBA, CAM, CMCA

As we begin the new year, there are several things that Board Members and property managers should be getting ready for with so many new changes in the FL statute. First the new Board must make sure that they take a Board Certification class even if you have signed the paper that you have ready the Declaration and

By-Laws as well as the Florida Statute. This will help you understand your role which is very important.

Making sure that all the needed reports and studies have been done would be the next step for the Board to review.

Are you aware of the milestone inspection to be done by an engineer being required by the new statute that needs to be done by December 31, 2024. if the certificate occupancy was before July 1, 1992. After that date the inspection must be done by

December 31 of the year when the building reaches 30 years of age.

Have you done a Reserve Study? If not, then start looking to get it done so that you know where you stand prior to the effective mandatory date taking place. This will help you properly budget for the upcoming years. This must be done every 10 years for buildings that are three stories or higher,

if the association exists prior to July 1, 2022 then they have until December 31, 2024 to get completed.

Have you checked with the vendors of any potential increases so that you can properly plan and make changes if needed to keep the association on budget? Insurance, which is one of the major expenses in all budgets this year; have you done all

the necessary inspections to get the credits needed so that the POLICY premium can be reduced as much as possible?

Have you anticipated these increases in the Budget so that you don't fall short? This is happening in so many communities with more than half of their budget and still increasing every year.

Another major important part of starting the year is having all schedules for services up to date and giving to owners if such service is done to the units individually. Having all owners' contact information updated as well as their insurance is a priority.

All the above are important and essential information to start the year on the right page, that will help any Board be successful during their term. The more you know about the Association and the community itself the more educated decisions the Board will be able to make and follow through to make their term successful.



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s you know, dues and special assessments come with the territory of residing in any type of community association. Understandably, it can be confusing for boards and residents to navigate exactly what both of these payments are used for, when they should be used, and how they affect the association as a whole.

Dues are a given when it comes to living in a community association and are paid monthly by each occupied unit. A percentage of dues will generally be deposited into a reserve fund, which is essentially a long-term savings account for community upkeep of reserve components, or components that have longer-term maintenance or replacement needs. When the time comes for the maintenance or replacement of association-maintained components including anything from roofing and heating systems to amenities like clubhouses or pools, the money is already available if the association has followed a professionally developed reserve study funding plan. The other portion of dues is allocated to the general operating budget for non-reserve component expenses, such as landscaping, staffing and management, trash removal, insurance premiums, and more. However, if these dues are not properly handled and utilized, associations run the risk of special assessments being necessitated.

Now, what exactly are special assessments? Special assessments are generally implemented when unexpected costs arise that monthly dues and the current reserve fund cannot cover. Since special assessments are utilized when unexpected circumstances arise, there is no way to know how much the assessment will be, or when residents will be required to pay them. These assessments will also vary based on the cost of the project and how many residents the cost will be divided by – a \$50K emergency roof replacement will cost each resident more in a 50-unit association than in a 100-unit association.

Many times, special assessments are used in cases of emergencies, natural disasters, or other

unexpected events that could not have been financially planned for. In this case, while the assessment will most likely still take a toll on residents, it's often an understandable and necessary step to take. In more unfortunate circumstances, associations may implement special assessments if there has been a mismanagement of reserve funds, resulting in the inability to afford large-scale maintenance or replacements that are critical for building safety or community operation in the near term. Depending on the situation, boards may decide to either require the assessment to be paid in a lump sum, or in smaller installments that are added to monthly dues.

Because dues and special assessments vary widely between associations, it is not uncommon for residents to look into what other communities in the surrounding areas are charging. In many cases, residents are curious as to how the property value of their unit or home compares to those in similar associations, seeing as some lenders take into account monthly dues, special assessments, and the association's current reserve fund balance when determining if a buyer can afford the unit.

Suppose special assessments are common and/or historically expensive, or a buyer is aware that the community is severely underfunded. This may take away from the appeal of buying into that association. and, depending on a buyer's financial situation, lenders may reject a loan altogether. This puts sellers in an unfair bind while also making the association a less desirable community to reside in. In some cases, residents may actually request that special assessments be imposed as a way to keep dues lower and in turn seemingly raise property values, citing that a one-and-done assessment payment is worth the outcome of lower dues. However, this practice would not be recommended by most experts, as it is not a sound way to generate revenue and manage funds, and is more of an idealized plan than one that will be effective in the long term.

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Dues, Special Assessments, and Reserves – What's The Deal? (continued)

So, what's the bottom line? Associations must be diligent in following a sound financial plan, which all boils down to their reserve funding strategy and ensuring adequate funds. Because of the complicated nature of maintaining a community physically and financially, consequences that stem from deferring maintenance or reserve funding, the benefits of reserve studies are indisputable. Associations must develop multi-year plans that help them understand their long-term budget needs and, at the same time, anticipate and responsibly prepare for the timely repair and replacement of common area components. When these plans are followed, the risk or need for raised dues or special assessments is significantly lowered.

In most cases, these tasks are not able to be accurately achieved without professional

quidance. Reserve studies lay comprehensive, 30-year plan that does just that. Acting primarily as a capital planning tool, reserve allow associations to gain understanding of both their current and ideal future reserve fund needs. Along with the physical inspection, reserve study professionals dive into the current financial status of your association's reserve funds, and using the data physical inspection, collected during the determine how the association should go about funding reserves and projects in the future. Again, helps associations to avoid special assessments, keeping residents happy and the community running fairly and smoothly.

We know that emergencies and circumstances arise that are out of an association's control, and sometimes raised dues or special assessments are the only option to keep a community running, or more importantly, structurally safe. However, the goal of any board should be to have adequate reserve funds on hand as the first line of defense.







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Florida Legislative Alliance



■ approved SB 4A – Disaster Relief, which is projects. a comprehensive financial aid package for homeowners still recovering from Hurricanes Ian and Nicole. This \$750,500,000 appropriation, once Tax refunds for residential improvements made to homeowners across the Sunshine State. properties impacted by Hurricane Ian or Hurricane Nicole.

Financial assistance grants of up to \$150,000 to mitigate property damage for residents of Brevard, Broward, Charlotte, Collier, Duval, Flagler, Indian River, Lee, Manatee, Martin, Nassau, Palm Beach, Saint Johns, Saint Lucie, Sarasota, and Volusia Reimbursement Grant Program.

Charlotte, Collier, Duval, Flagler, Indian River, disaster declaration. View it at: Lee, Manatee, Martin, Nassau, Palm Beach, Saint https://cai-seflorida.org/useful-links Johns, Saint Lucie, Sarasota, and Volusia (Then choose "Hurricanes").

xciting news out of Tallahassee! Legislators Counties. These funds are intended to cover ■ in both the House and Senate have construction costs for beach renourishment

Thanks to the efforts of CAI's Florida Legislative Alliance, condominiums and cooperatives are explicitly included in the bill as properties eligible signed into law by Governor DeSantis, will provide: for financial assistance grant funding, a win for

> We will provide further guidance and relevant contact information once these new grant programs get underway. Stay tuned!

Finally, as recovery continues across the state, please remember to check with your local county Counties through the new Hurricane Restoration officials for the latest information on debris removal. CAI has a helpful list of debris removal Financial assistance grants to mitigate coastal programs for homeowners associations located in erosion for homeowners in Brevard, Broward, counties which have been included in FEMA's

Sincerely,

Community Associations Institute Florida Legislative Alliance Email: government@caionline.org











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Kaye Bender Rembaum attorneys hold board certifications in Condominium and Planned Development Law and in Construction Law.

The Firm is active statewide, with many of its attorneys holding leadership roles on committees that work to improve community association legislation, increase outreach and knowledge sharing, while keeping their clients up to date on new developments in community association law and how they may be personally affected. KBR is also a well-known provider of free legal education, which often includes CE credit for managers and state certifications for board members.

*Office meetings in Miami-Dade are by appointment. The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

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he journey to obtaining my CMCA first started when I obtained my Community Association Manager license from the State of Florida. I obtained my license and started wondering what the next step was for my career as an Association Manager within the State. I started conducting some research and saw that the CMCA was next license that many other managers were obtaining within my local area. I started wondering what the CMCA was about, and how I could obtain it. I learned that it was a different organization that gave out the license, but they were still connected to the international Community Associations Institute organization that provided the AMS and PCAM, as well as other licenses. As a beginner within the managerial world, I was realizing that many of the requirements to these licenses were experience as a manager. I've been within the Association world for the past 5 years but was new as an Association Manager therefore not meeting many of the experience requirements. I learned that the only way to get this license, was to go ahead and take the M-100 course that was provided by CAI. By participating in that course, I could supersede the experience requirement.

This past year, I got heavily involved within my local Southeast Florida chapter of CAI by joining multiple committees and learning more about everything it is they do for the local community for Association Managers. This year the EXPO committee, began working with CAI National to bring an in-person M-100 course to our expo that took place on September 22, 2022. This took a lot of coordination as the course was over 3 days long and had to take place in different locations. This was the first in person course since the pandemic started which was nice to see, especially for the people wanting that in person professor and class experience. After doing some further research, I ended up registering for the in-person M-100 course and was very excited to learn more about the Association world and how managers do things around the country. We began the course at the expo on September 22 and got to be around other managers that wanted to obtain the same goal as myself, which was the CMCA. We began the course learning about our classmates, and how we could all relate and talk about the industry that we share. One of the best parts of this course, was getting to learn from an industry expert that had gained over 40 years of experience. That was one of the biggest reasons why I wanted to take this course in person. I wanted to create that environment where all of us could discuss together and just give industry examples so we could do better to understand the course material.

After learning more throughout the course material, and discussing throughout the next two days, it was ready to finish the M-100 and begin the exam process of obtaining the CMCA. First step was taking the exam for the M-100 to get the certification needed to obtain the course completion document. After obtaining that document, I was then able to apply for the CMCA with the CAMICB (Community Association Managers International Certification Board) which provides this license to thousands of managers around the world. After applying through their online portal, they approved me to take the CMCA exam at an approved location through Pearson. To be honest, I was scared to take the CMCA exam, especially since if you don't pass the money is non-refundable. I ended up having to postpone it multiple times because I always felt that I wasn't prepared for the exam. Before every exam, I would study using the multiple ways that the CAMICB offered to prepare for the exam. I enjoy learning using the flash card method on the online world using Quizlet. I was very happy to learn that CAMICB offered a Quizlet flash card that separated each section of the exam into different flashcards. Not only that, but I also used their PDF guide that had a study exam afterwards that really helped me understand the different type of questions they were presenting. After studying and feeling confident for the exam, I went ahead and drove to my local Pearson Exam Center to take the exam. The exam was over 120 questions, and really helped me understand the Association world even better. After that difficult hour, I learned that I had passed and obtained my CMCA. It was very exciting see the word PASSED on my screen as I walked out and headed back to work. Overall, getting my CMCA was a very easy process due to the support from my family, office, and local CAI chapter. Without them, I wouldn't have felt as confident. I recommend this for anyone that wants to learn and gain more within the Association world. Learning is never boring and will always be needed!





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MY JOURNEY TO PCAM

MICHAEL POORMAN, HOMEOWNER LEADER



My interest in CAI's PCAM journey began in 2014. As a volunteer homeowner leader and condominium association board president, getting up to speed on the multitude of community association governance, compliance, and management requirements related to community associations and governing statutes was a real challenge. To be an effective leader, decision maker, and better able to serve and contribute to the success of my community, I felt some added big picture knowledge and perspective was greatly needed.

Following the recommendation of my association's attorney, I enrolled in the Florida Community Associations Academy's (FCAA) Condo, HOA, and Coop Board Member Certification programs. It was there that my learning junkie obsession and motivation kicked in. After completing the three separate board member programs offered by FCAA, I enrolled in CAI's M-100 course and set out to achieve my first milestone—the CMCA® credential from the Community Association Managers International Certification Board (CAMICB). From there, I moved on to acquiring CAI's Association Management Specialist (AMS®), and ultimately the Professional Community Association Manager (PCAM®) designations.

It was after completing my second milestone, AMS, that I decided to take an unplanned curious detour in the direction of the Florida Community Association Professionals (FCAP) group. FCAP is a tertiary organization focused on professional development and advanced Florida-specific community association management studies. After learning about FCAP from CAI Southeast Florida Chapter board member and "Common Sense Community Management" book author Marcy Kravit, I enrolled in the FCAP program and eventually was awarded the professional of Certified Florida Community designation Association Manager (CFCAM). I found FCAP's state-focused program to be an essential compliment to the CAI Professional Management Development Program (PMDP).

In pursuing these various designations, the most significant barrier that I had to overcome was time management. Balancing my many personal, professional, and now volunteer time and milestone commitments became my most significant struggle. However, the ability to do much of the course requirements online provided an enormous advantage.

The experience, knowledge, and new perspectives that I gained along the way were incredible. The PCAM case study, which was the pinnacle point of the CAI program and my personal journey, provided the unique opportunity to bring all the learned disciplines together at a level reminiscent to my graduate degree capstone dissertation.

The two main things that I took away from the complete learning experience included: one, for homeowner leaders and community managers who possess the deep desire to master their trade craft, the PCAM journey is a must destination to achieve; and two, for my homeowner leader colleagues who are content and choose not to take the CAI learning journey, you should at least look to partner with only those licensed Community Association Managers (CAM) who are actively pursuing the PCAM development track. I have learned over my time spent that there is a difference; and earned CMCA, AMS and PCAM credentials matter.

Serving as a volunteer homeowner leader and getting involved with the CAI National organization and our local South Florida Chapter has put me on a path I never expected to take. Ruminating on my PCAM journey, I found the whole CAI Professional Management Development Program (PMDP) experience extremely rewarding. The PCAM journey is a journey that every committed Community Manager Chapter Member and Homeowner Leader learning junkie would be well-served to consider.



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President of this wonderful Southeast Florida Chapter, there is one word that simply comes to mind.... "Gratitude".

Now that I have completed 13 years as an active Board Member for CAI, I reflect to when I was unanimously nominated as the President-Elect 4 years ago by my peers on the Board at the time. I was grateful and humbled during that meeting and accepted the role I wanted for so long. While I was excited about so many new and great ideas that I wanted to implement, I never could fathom the obstacles we had to overcome during these last couple years. I was grateful for the team we had before I officially took over in January 2021 and grateful for the great volunteers during my tenure.

One of the many benefits I was grateful for was coming in after a great Past-President, mentor and friend, Vishnu Sharma. No one could anticipate what was going to happen as the world faced the unprecedented challenge of the pandemic. I knew I could always rely on Vishnu for guidance through the challenged in a post pandemic era. What Vishnu didn't know is I would turn to him after we overcome the pandemic challenge. Thank you Vishnu and I wish you nothing but the best as you take over as CAI President of the National Board of Trustees for 2023.

2021 was a year where we began to go back to "in-person" events, the CAI momentum was starting to move forward to what we all called the "new normal". Things were going along positively as growth continued upward. membership implemented new committees, and new exciting events. All while knowing that our long time CED, Jill Projetti was retiring after 14-years at the end of that year. Finding the right fit to replace her was also a challenge. I believe we did with Nicole Salcedo. As she completed her first year, I have no doubt she can grow and help this chapter continue to evolve to its potential. Thank you, Jill and Nicole.

s I completed my 2-year tenure as your It was also in 2021 that we face our biggest tragedy. We didn't face it as individuals or specific groups. We faced it together as a community. A community that felt the sting of the losses we faced during the Champlain Towers South tragedy in Sunny Isles. This was our community. There will be so many unanswered questions out there as to why or how this could happen that may never get answered. While the First Responders did their duty, Board Member, Luis Alicea helped to implement CAI Red Cross task force so we can do ours if and when a tragedy in our backyard should ever happened again. It didn't matter what race, belief, or political affiliation we had, we came together as a community to develop this team and spread the word to our association community that CAI is here to help and will be ready. Thank you, Luis, for implementing this and to all those that volunteered to be on this task force.



While we faced challenges together, there were great new ideas, events and committees like our new Young Professionals Committee. This committee was led by Crystal Scavuzzo. This committee became great ambassadors for CAI in our community. We saw great new events like our Beach Clean-Up Events, Halloween Events, Food Drives, our first Annual CAI Family CAM Picnic event and there will be many more as they grow. Thank you, Crystal, for your efforts.

Continued on page 28







We also saw the launch of CAI Education Panel of Experts at various school campuses at FIU and Broward College. Our CED, Nicole Salcedo played a key role in launching this as we felt that we wanted to begin the mentoring process early for young students graduating looking for great career opportunities in association management. This was such a success as FIU has announced that CAI will be their official resource for community management education and seminars. Thank you Nicole and all the management companies that sponsored/attended these pivotal events for these young students.

We also saw great movement on our membership number steadily increasing month after month. Even after taking a small hit during the pandemic, we fought and never gave up holding many "membership blitzes" and education panels led by Board Member, Diana Zayas-Bazan. Diana has done a great job with both membership and education planning. scheduling and implementation. Her hard work and dedication along with the respective committee members helped our chapter eclipse the 500 member mark in 2021 officially changing our chapter designation as a CAI "Large Chapter". Thank you, Diana and the committee members, for all your time and efforts.

One event I'm especially look forward to in 2023 is our Inaugural CAI CAMY Awards. This is the first of its kind for our chapter. Planning for an event of this magnitude requires a lot of meetings and planning with sub-committees. This is led by long-time member, Marcy Kravit. I look forward to helping with this event and having a successful and elegant evening of recognition this summer. Thank you, Marcy.

Considering all the recent statutory changes as a result of the newly adopted "Safety Bill", I would be remised if I didn't mention the time and efforts that our Florida Legislative Alliance volunteers have dedicated in past Board Member, Michael Bender, Esq. and Board Member, Mary Macfie. They have worked diligently with our LAC lobbyist during this time period year over year. Thank you, Michael and Mary. I'm happy to see the torch being passed on to two wonderful professionals in Lisa Magill, Esq. and new board member Jason Schoenholtz.

Gratitude! There are so many people to thank. As I began this article writing about my excitement to be your President, you read shortly after that it's not about me. It's not about one person. CAI is a culture and a community. I am very thankful for all my fellow Board members, Committee members, Business Partners and all the volunteers that keeps our ship sailing. I look forward to our chapter continuing to grow and evolve to the best in Florida.

It was my pleasure to serve you all as your CAI Southeast Florida President these last two years. I look forward to what's to come in the next several years. Thank you all!



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Is Your Shoreline Putting Your Property Value and Residents at Risk? By Trend Nelson, Aquatic Specialist at SOLitude Lake Management

magine driving down a new street and noticing the most beautiful house you've ever seen. Its bright paint, glistening windows, and clean, welcoming porch show that it's well cared for. But you find yourself distracted by something — a neglected lawn. It's overrun with weeds, debris, and uprooted trees. It has dusty bare spots and deep channels where water flows anytime it rains. How can the owners take pride in their home when the yard looks like this?

This is a similar problem aquatic experts see with lakes and ponds. No matter how much a community association prioritizes water quality, it will never reach its full potential without a healthy shoreline. And just as a neglected lawn can lead to complaints from neighbors, cause home values to plummet, and even citations by the city, so can a deteriorated shoreline.

Most shoreline damage doesn't occur overnight, it slowly develops over the course of several years. If you assumed responsibility of a waterbody when it was in good condition, it can be easy to overlook the signs of deterioration — and forget that it's much more than an aesthetic problem. Shorelines with deep grooves, cracks, exposed pipes, and steep, jagged peninsulas can lead to constant gripes from homeowners and cause serious safety issues for residents, guests, employees, landscapers, and other vendors working around the property. If someone falls or is injured as a result of a neglected shoreline, the association could be held liable.

Waterbodies with degraded shorelines also tend to experience flooding problems. Most of the ponds we see in HOAs, POAs, CDDs, and urban areas are man-made to collect stormwater when it rains. Eroded sediment can fill them with muck, reducing depth and volume. Dangerous flooding is more likely to occur if the stormwater facility cannot function properly. In addition to the liabilities this can cause, flooding expedites the rate of erosion

and may cause waterfront properties – and their estimated value – to "shrink" over time.

In addition to the obvious signs of erosion, property managers may notice that maintaining healthy water quality is becoming more challenging. Lakes and ponds filled with muck are more likely to have dissolved oxygen (DO) deficiencies and elevated nutrient levels. These imbalances often manifest as nuisance aquatic weeds and toxic algae blooms, fish kills, bad odors, and cloudiness—resulting in an unsightly lake and an influx of complaints from residents.

These problems aren't just surface level, they can have disastrous, lasting consequences for residential communities. According to a 35-year study of 2,000 lake homes, Bemidji State University in Minnesota found that a 3 ft decrease in lake clarity caused a \$700 decrease in the sale price per foot of shoreline. For example, this calculates to a \$28,000 decline in the value of a 40 ft waterfront lot. We know the effects of erosion can be stressful, but when you fully understand how it occurs, you can implement strategies that will help preserve property values and make your job easier over time.

Poor shoreline management can also accelerate the timeline for more substantial maintenance services like dredging, which is one of the largest expenses a community may ever face. Though all waterbodies will need to be reset at some point by digging out all accumulated sediment, communities usually have 20-30 years to plan and budget for a major dredging project. In cases of severe erosion, this could drop to less than 10 years, leaving community leaders in a very difficult position — divert funds from other important maintenance projects or increase dues and suffer the blowback?

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Continued from page 30: Shoreline, Property Value and Your Residents

Once erosion occurs, it can be difficult to halt future damage. When partnering with a professional, they will work with you to evaluate the level of deterioration and muck development and design a restoration plan that's customized to the unique qualities of your waterbody. Often, these involve the use of tools that allow aquatic experts to bioengineer a new shoreline that is incredibly stable and aesthetically pleasing. They may recommend pairing these efforts with mechanical hydro-raking



Above: Before implementation of Erosion Control.

Above Right: After the implementation of

Erosion Control.

to scoop out bottom muck in target areas, which will then be shaped and sodded over to re-establish several feet of land back to the property.

Shoreline erosion is a slow burn; it's easy to ignore, but it's also easy to intervene. Professionals recommend integrating several proactive solutions into the ongoing maintenance practices on your property:

- Cultivate a beneficial buffer of tall native plants around the perimeter of your waterbody to slow stormwater runoff and help hold the soil in place.
- Monitor wildlife populations species like muskrats and invasive armoured catfish (found primarily in Florida) are known to burrow and destabilize banks.

- Introduce docks or special paths for visitors to safely fish, kayak, or enjoy the view without trampling vulnerable areas.
- Partner with a professional to regularly survey the area for invasive weeds that can quickly take over sensitive shorelines.
- Properly dispose of yard waste, pet droppings, trash, and other debris so it doesn't decay and contribute to muck build up in your waterbody.
- Reduce the use of lawn and garden fertilizers, which fuel the growth of aquatic weeds and algae.



 Break down muck by introducing nutrient remediation products, biological bacteria, and aerators that increase DO, which is essential to the digestion process.

While erosion is a natural part of pond ownership, property managers have a lot of control over how quickly it occurs. Responsible management practices not only help enhance aesthetics and recreational opportunities, but also safeguard the value and reputation of a community.

Become the most desirable community in your region with beautiful, healthy lakes and ponds. With proactive shoreline solutions in place, you can be at ease knowing your water, residents, and assets are protected from future erosion damage.

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CAI-SEFL Young Professionals

What a year! It's been an extremely accomplished 2022 for our Young Professionals committee, and without the amazing committee members themselves we would not have been able to achieve what we did. I truly thank each person who dedicated their time in volunteering for the beach cleanups, summer picnic, food drives, toy drive and Halloween networker.

While we are still new, it is a blessing to work with collaborative individuals who show the industry just how talented the Young Professionals are. The purpose of our committee is to encourage and support young members in the community association industry. We cater to emerging leaders and the needs of people at the beginning of their careers. The group focused on social gatherings, education, innovation, and leadership. A wise man who goes by the name Nelson Mandela once quoted "Youths of Today are the Leaders of tomorrow." We are the youths, we are the future, we are the generation that will move forward. Youth is the most influential generation of this century.











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Castle Group Names JORDAN GOLDMAN as CEO







Castle Group, the premier choice for community management, is pleased to announce the promotion of Jordan Goldman to CEO.

Over the last 30 years, Castle has taken pride in the stability that they have been able to provide both their clients and teammates. They have accomplished this through a strategy of slow and steady growth. The appointment of Jordan Goldman, a ten-year Castle veteran, to the role will allow the company to continue its strategy well into the future.

"This is a monumental event in the company's history. Jordan will be only the second CEO since the company's inception over thirty years ago. It gives us great pleasure to be able to promote our next CEO from within our very own ranks. His intellect, strategic vision, and ability to build long-lasting relationships will make him very successful in his new role. The transition will take place smoothly over the first six months of 2023, and I look forward to my new role as Chairman of the company," said James Donnelly, Castle Group's Founder and current CEO.

Since joining Castle Group in 2012, Jordan has spent his entire Castle career working alongside James. "I could not be more honored to lead the Castle team. We have an incredible group of people committed to delivering Royal Service to our customers every day. It's been an amazing ten years, and I am looking forward to the future ahead," said Jordan Goldman.

Florida Legislative Alliance UPDATE on SB-4D Communication Committee



The passage of Senate Bill 4D left many questions and concerns with community association boards, managers and industry professionals. The Community Association's Institute's Florida Legislative Alliance (CAI-FLA) has created a council dedicated to understanding the new bill and advocating for changes to improve the impact for community association members and leaders.

After several meetings with delegates and council members throughout the fall of 2022, CAI-FLA has submitted proposed suggested improvements to several key lawmakers and bill sponsors in advance of the spring 2023 general session. The proposals include wording that better defines the term "story" as it pertains to the height of subject buildings, clarifies the term "coastline" and resolves questions surrounding the SIRS items and other areas of impact from the new law.

CAI-FLA exists to represent the interests of and provide regular communications to, CAI members and chapters located within their boundaries with respect to state legislative, regulatory and amicus curiae activities of relevance to the creation and operation of community associations. CAI-FLA delegates are nominated by CAI chapters and delegates volunteer their time and energy to benefit all CAI members. Stay tuned for future updates as we approach the 2023 legislative session by following CAI-FLA on LinkedIn (https://www.linkedin.com/groups/12212082/) or Facebook

(https://www.facebook.com/groups/caifla/).















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